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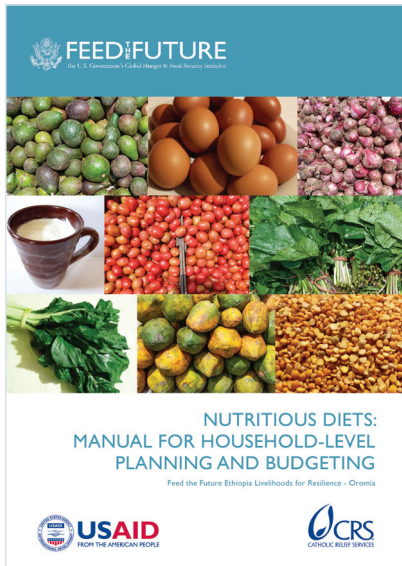
## NUTRITIOUS DIETS: MANUAL FOR HOUSEHOLD-LEVEL PLANNING AND BUDGETING

Feed the Future Ethiopia Livelihoods for Resilience - Oromia



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# INTRODUCTION

Many families face challenges in maintaining a nutritious diet. Even with knowledge, skills and access to productive resources and inputs for growing nutritious food or raising livestock, these households may not be able to produce enough diverse, nutrient-rich food. Allocating income to purchase diverse, nutrient-rich food from the market or to buy inputs to grow it may be difficult, if not planned for, as the cost of a nutritious diet for a whole family is much higher than the cost of a diet that relies heavily on nutrient-poor staple foods.<sup>1</sup> The availability and cost of nutrient-rich foods also fluctuate throughout the year. Therefore, it is important to support families in strengthening their capacity to plan their food production how income is used to increase the availability of and access to nutrient-rich, diverse foods for home consumption. As the cost of nutritious foods (crop and animal sourced) is substantially higher for a family, it is necessary to support families to develop goals that contribute to a nutritious diet. Families need to be supported to plan and budget to achieve these goals through home production and market purchases.

This module complements three existing curriculums: 1) CRS' *Financial Education*, 2) the Sustainable Undernutrition Reduction in Ethiopia (SURE) program's *Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)* and 3) CRS' *Establishing and Growing a Productive Garden*. It builds on previous financial and food seasonal calendar activities, and applies the skills learned for developing, planning and budgeting for a goal. This three-lesson module will support community members to 1) recognize what constitutes a nutritious diet, 2) draft a seasonal food budget, and 3) develop goals, plans and budgets to support their nutritious diet goals.

## PURPOSE

The purpose of this manual is to help community animators (CAs), field agents (FAs), development agents (DAs), and health extension workers (HEWs) engage community members in planning and budgeting for their family's nutritious diet.

## OBJECTIVES

- Community members are able to conceive nutritious diets for different types of family members.
- Community members identify times when accessing a nutritious diet might be challenging.
- Community members create one or two goals to support a nutritious diet.
- Community members develop plans and budgets to achieve their goals.

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1. Catholic Relief Services. 2019. *A Cost of the Diet Analysis in the Rift Valley region of Ethiopia (East Shewa, Arsi and West Arsi Zones)*. Ethiopia: Addis Ababa.

## WHAT IS IN THIS MANUAL

This manual provides participatory exercises that enable community members to conceive a nutritious diet for different types of family members, identify times when accessing a nutritious diet might be challenging, form goals related to a nutritious diet, and develop plans and budgets to achieve the goals.

## FACILITATION

This curriculum should be delivered to couples and single-parent households that have pregnant or breastfeeding women or children under 5 (CU5). Given their expertise, it is recommended that the community animator and the field agent deliver these lessons together. As add-on trainings to Savings and Internal Lending Communities (SILC) meetings are common within the Activity, this curriculum should be delivered to participants after their regularly scheduled SILC meeting. SILC members' spouses/partners should be invited to attend these sessions. If the SILC member's household does not include a pregnant or breastfeeding woman, or child under 5, they do not need to attend the post-SILC session on this curriculum.

The lessons use an interactive, adult-learning facilitation process, and begin with 1) gathering existing knowledge through interactive discussions, 2) sharing knowledge based on community members' capacity and 3) conducting a group exercise. Each lesson has homework for community members to complete before the next session. The facilitator will engage community members on their existing knowledge and adjust content accordingly. The facilitator will engage male and female community members equitably and encourage engaging, productive and inclusive discussions.

# LESSON 1: NUTRIENT-RICH DIETS FOR OUR FAMILIES

## OBJECTIVES

1. Understand different types of nutrients and nutrient needs of different target groups.
2. Recognize nutrient gaps in existing meals.
3. Identify ways to fill the nutrient gaps in existing meals.

## SUPPLIES

- Job aids 1 to 4
- Laminated food plate and foods
- Smart phone/camera to take photo of all food plates. The photos will be used to recreate the food plates in session 3

## DURATION

90 minutes

## ADDITIONAL RESOURCES

Sustainable Undernutrition Reduction in Ethiopia (SURE) program's *Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)* (2015).

## STEP 1: INTRODUCE CURRICULUM TO COMMUNITY MEMBERS


The facilitator says: Since we have been meeting as a group, we have talked about what is nutrition and what we can do to improve the nutrition of ourselves and our children. We have discussed including nutritious food like eggs, milk, vegetables, fruit, beans and meat in our meals. We have worked together to not only increase how much food we grow at home, but also to grow a variety of foods at home. However, we have not been able to satisfy all of these food needs with what we produce at home so far. We know that we have to buy certain items like seeds to increase home production of nutritious foods or buy nutritious food at the market. To be able to make decisions on what to buy to fill our nutrient-rich food needs, we need to consider what food meets these needs, how to plan when we may need to buy nutrient-rich food at different times of the year and to budget for these purchases. Over the next three lessons, we will work together on these issues.

## STEP 2: REVIEW WHAT WE KNOW ABOUT THE SIX FOOD GROUPS

The facilitator says: Today, we will spend time reviewing the six food groups. We will then look at what we currently eat and what we would need to do to ensure a nutritious diet.

 The facilitator asks: Who remembers learning about food groups?

*The facilitator observes the reactions. If participants nod their heads, raise their hands or give a signal that they recall, then the facilitator asks:*

 The facilitator asks: What are the different food groups and what type of nutrients do you expect to get from each type of food?

*The facilitator listens for responses for the food groups: staples (grains, roots and tubers), legumes and nuts, vegetables and fruit, especially those rich in Vitamin A, animal-source foods (meat, fish, poultry, liver/organs, meat, milk, yogurt, cheese), and fats. When a community member mentions a food group, the facilitator points to it in Job Aid 1. Using Job Aid 1 and the information below, the facilitator supplements what was not mentioned or was wrongly stated.*

**Note to facilitator:** *If participants do not seem to remember the food groups, ask them food types eaten by the community and point to them on the job aid. Then review the six food groups as described below by mentioning each group, provide a few examples of each food group, and explain the nutrients it provides.*

### Job Aid 1: Six food groups for a diverse diet

- 1. Staple food (grains/tubers/roots)** provides carbohydrates that give you energy. Carbohydrates are important, but there are many other nutrients that the body needs to grow and be healthy. From our table here, staple foods include maize, finger millet, sorghum, wheat, and red and brown teff.
- 2. Legumes and nuts** provide plant-based sources of protein. They include red beans, yellow/white beans, haricot beans and groundnuts.
- 3. Animal-source foods** provide protein and good fats. Milk, yogurt and cheese are good sources of protein and calcium. Other foods are chicken, beef and eggs.
- 4. Fats and seeds** are found in eggs, cow's milk, palm oil, avocado, groundnuts, fish and butter.
- 5. Fruit and 6. vegetables** are good at providing many types of micronutrients that your body needs, such as vitamin A, vitamin C, folic acid and iron. Folic acid and iron are particularly important for pregnant and breastfeeding women so that the mother and child stay healthy and strong. They also help to minimize anemia. Vitamins A and C help our bodies to fight diseases.
  - **Vitamin A-rich foods:** Orange-fleshed sweet potato, carrots, pumpkin, mango (ripe), papaya (ripe), kale, beetroot greens, swiss chard, eggs, milk and milk products.
  - **Vitamin C-rich foods:** Swiss chard, kale, guava, tomatoes, citrus fruits, moringa, peppers, green leafy vegetables, beetroot greens.
  - **Foods with vitamin B12:** Milk and eggs.
  - **Folic acid-rich foods:** Red beans, white beans, yellow and white beans, chickpeas, swiss chard, tomatoes, papaya, oranges, lentils, avocado and beetroot.
  - **Iron-rich foods:** Red bean, beetroot leaves, eggs, fish and meat.





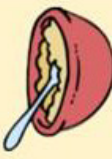
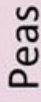
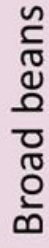







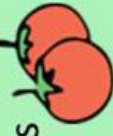













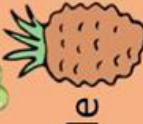






# Eat Diversely!

**SURE programme**  
Ministry of Health &  
Ministry of Agriculture

**For good health eat at least 4 different food groups at every meal!**

STAPLES	LEGUMES/NUTS	VEGETABLES	ANIMAL FOODS	FATS	FRUITS
 Millet  Sorghum  Maize  Teff  Barley  Wheat  Oats	 Lentils  Peas  Broad beans  Chick peas  Beans  Ground nut  	 Kale  Broccoli  Carrot  Orange sweet potato  Pumpkin  Cabbage  Squash  Tomatoes	 Egg  Fish  Beef  Lamb  Poultry  Milk  Yoghurt	 Cooking oil  Butter  Sesame seeds  Linseed  Sunflower seeds  Pumpkin seeds  Avocado	 Mango  Papaya  Avocado  Banana  Grapes  Pineapple  Guava  Orange

### STEP 3: DIVERSE DIET

The facilitator says: A diverse diet consists of foods that provide different quantities and qualities of the nutrients we discussed (e.g., proteins, carbohydrates, minerals and vitamins). A diverse diet supports a person's body to function and be healthy. Without a diverse diet, a person will be undernourished. People who are undernourished are more likely to become sick, have more difficulty learning, are not able to be as productive so earn less income and may give birth to low birthweight babies. There are different ways to create a diverse diet. Children under 2 years need to consume food from four of the six food groups each day.

**?** The facilitator asks: Which food groups are usually missing from our diets? Staples, legumes and nuts, vegetables, fruit, animal-source foods or fats? *The facilitator points to the food groups table while discussing these points, and highlights that milk, eggs, beans, fruit and vegetables provide important nutrients that our body needs.*

A Cost of the Diet assessment conducted in the Activity's operational *woredas* identified eggs, milk, beans, swiss chard and kale as among the cheapest sources of important nutrients. In particular, consuming milk and eggs has been found to have a beneficial cost reduction when achieving a nutritious diet. Thus, it is important for a family to add eggs and milk to their diet.

A diverse meal in Ethiopia may look like this photo.  
*The facilitator shows picture of a diverse diet (Job Aid 2).*

#### Job Aid 2: Ethiopian family consuming a diverse diet



Source: CRS. 2019. *Establishing and growing a productive garden: Lesson plans.*




**Note to facilitator:** Explain to the participants when we say “cheapest sources of nutrients,” it doesn’t mean these foods are cheap. It means that they have important nutrients in greater quantities than in other more expensive foods, and that by including them in our diet we can get the essential nutrients our body needs at a much lower cost than if we eat those other foods.

The facilitator says: Although everyone is encouraged to eat a diverse diet, each family member’s meals may look different, as people have different nutrient needs. We will take a few minutes to look at the unique nutrient needs of different family members.

### Job Aid 3: Complementary feeding for children 6-24 months<sup>2</sup>

The facilitator says: During the first 6 months of a baby's life, we only give them breastmilk. At 6 months old, we can start introducing food such as porridge, cow's milk and mashed fruit and vegetables. Porridge can be made of grains or roots/tubers and beans, and enriched with eggs and milk. From 6 to 8 months, the child will gradually increase what they consume until they are eating 2 cups of porridge, 1 cup of milk and 2 to 3 spoonfuls of mashed fruit and vegetables. As the baby gets older, they will eat a bit more porridge, milk, fruit and cooked vegetables per day, as you can see in the illustration of the baby aged 9 to 12 months. From 12 to 24 months, the child is given more portions of food and is being introduced to regular food consumed on the family plate such as meat, eggs and vegetables.

**Note to facilitator:** Specific details for each child under age 2 is provided as additional information if needed. It is not recommended to review each, but to use this information as needed.

Age of child	Recommended daily meals
<b>6-8 months</b> 	<ul style="list-style-type: none"><li>■ Soft, thick porridge divided across 2 to 3 meals. Use 2 to 3 tablespoons of porridge per feed, increasing it gradually to 2 small coffee cups* per day (1 cup per feed)</li><li>■ An additional 1 or 2 snacks of 2 to 3 spoons of mashed fruit or cooked vegetables, for example, half a mango, a small avocado or a small orange-fleshed sweet potato.</li><li>■ Cow's milk: 1 small coffee cup (per day)</li><li>■ Breastmilk on demand throughout the day</li></ul> <p>*Cup = 50ml</p>
<b>9-12 months</b> 	<ul style="list-style-type: none"><li>■ 3 small coffee cups of soft, thick porridge split across 3 to 4 meals per day with 1 to 2 snacks of fruit and cooked vegetables</li><li>■ Cow's milk: 1 small coffee cup</li><li>■ Breastmilk on demand throughout the day</li></ul>
<b>12-24 months</b> 	<ul style="list-style-type: none"><li>■ Regular food (meat, eggs, vegetables) or 4 small coffee cups of porridge across 3 to 4 meals per day, with 1 or 2 snacks of fruit and cooked vegetables</li><li>■ Milk: 2 small coffee cups</li><li>■ Breastmilk on demand throughout the day</li></ul>

2. Sustainable Undernutrition Reduction in Ethiopia (SURE). 2015. *Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)*. Ethiopia Ministry of Health and Ministry of Agriculture and Natural Resources. Page 31.



#### Job Aid 4: Recommended food consumption for pregnant and breastfeeding women



- **A pregnant woman** has a life growing inside her, and needs more energy and specific micronutrients (i.e. folic acid, calcium, iodine, vitamin D, iron and good fats) to make sure the baby can grow properly and the mother stays healthy and strong. She needs one extra diverse nutrient-rich snack every day to maintain good health and strength.
- **A pregnant adolescent girl** has different nutrient needs because she herself is still growing. She will need additional food that provides energy, proteins and micronutrients.
- **A breastfeeding woman** needs increased energy, fats, micronutrients and protein to ensure milk production, which is the safest and cheapest way to provide nutrients to the newborn baby during their first 6 months of life. The woman will continue to breastfeed along with complementary food for up to 2 years. Milk production requires a lot of water, so it is important for a breastfeeding woman to increase their water intake both during and between feeds. She also needs two extra meals a day to maintain her health and the health of the baby.
- **A breastfeeding adolescent** needs even more nutrients than an adult breastfeeding woman.

## STEP 4: FOOD PLATE EXERCISE

### Introduce the activity

The facilitator says: We will look at what different family members are eating during this season and then discuss how we can make the meal more nutritious.

*The facilitator uses the illustration of the plate and different foods to help community members visualize a food plate for a child aged 18 months, and a pregnant woman.*

### Developing the food plate of an 18-month-old child

*The facilitator shows the empty plate and the illustration of a child who is 18 months old.*



**?** The facilitator asks: What does a child eat each day at this time of year?

*As a food item is mentioned, the facilitator puts the laminated drawing on the plate. After including the food that is consumed by an 18-month-old each day at this time of year, the facilitator asks:*

**?** What food groups are heavily represented? What food groups are missing? *As missing food groups are mentioned, the facilitator places examples of food from those groups beside the plate. Do not place them on the plate.*

**?** What would it cost to include some additional food that is not on the plate to make a nutritious meal for this child? *Remind participants that milk and eggs are among foods with the cheapest sources of nutrients.*



## Developing the food plate for a pregnant woman



*The facilitator shows the second illustration of a plate and the illustration of a pregnant woman.*

- ? The facilitator asks: What does a pregnant woman eat each day at this time of year?

*As a food item is mentioned, the facilitator places the laminated drawing on the plate. After including the food that is consumed by a pregnant woman each day at this time of year, the facilitator asks:*

- ? What food groups are heavily represented?
- ? What food groups are missing? *As missing food groups are mentioned, the facilitator places examples of food from those groups that are available at this time of the year beside the plate. Do not place them on the plate.*
- ? What would it cost to include some additional food that is not on the plate to make a nutritious meal for this pregnant or breastfeeding woman?  
*The facilitator reminds participants that milk and eggs are among the cheapest sources of nutrients.*

## Understanding the problem

*The facilitator asks the participants to look at the two food plates, and asks these questions:*

- ? What are the challenges you face in providing these additional foods at this time of year?
- ? What actions can you take to provide these nutrients throughout the year?

## Homework

Facilitator says: Observe what is eaten by children under 5 years in your household, and women who are either pregnant or breastfeeding. Take note of any differences in what we discussed today.

*The facilitator closes the session with these three key messages:*

- Nutritious diets consist of diverse foods with different types of nutrients.
- Different family members have different nutrient needs. Children under 2 years eat four of six food groups.
- To provide a nutritious diet to different family members, you may need to buy some foods or change what food is grown on the household plot.

**Note to facilitator:** *Remember to take photos of the food plates to be used during lesson.*

# LESSON 2: SEASONAL CALENDARS: FOOD AND FINANCIAL FLOWS

## OBJECTIVE

To understand food consumption patterns and financial flows throughout the year and their implications on consuming diverse nutrient-rich diets.

## SUPPLIES

- Job aids 1, 5 and 6
- Flipchart paper
- Markers
- 1 copy of laminated Food Seasonal Calendar
- 1 copy of laminated Financial Seasonal Calendar
- Document on community-based health insurance (CBHI) scheme

## DURATION

90 minutes

**Note to facilitator:** Remember to keep the flipchart papers for the next session.


## ADDITIONAL RESOURCES


- CRS (2019) *Establishing and Growing A Productive Garden: Lesson Plans*
- [\*Financial Education Booklet 2\*](#)

## STEP 1: INTRODUCE THE SESSION

**Note to facilitator:** Depending on the cultural context, this exercise may need to be done in single-sex groups. If so, form two groups: one of men and one of women. Then, in plenary, have each group present their financial and food calendars. Ask about the similarities and differences observed from the two presentations. Ask why there may be differences.

The facilitator says: A seasonal calendar helps you understand how things change across seasons within a year. It could be changes in income and expenditure, the food you consume, when you conduct different agriculture activities, when illness is more likely to occur, as well as other factors.

 Who remembers when the SILC field agent did an activity with you that looked at when income and expenditure occurred throughout the year? That exercise was the financial seasonal calendar.

 Who remembers when the community animator did an activity with you to look at what you ate over a year as part of learning about gardens? That exercise was the food seasonal calendar.

The facilitator says: We will use the knowledge from these two exercises to help us understand when we may need to use income to buy inputs to grow more nutritious food and/or buy more nutritious food at the market.

*If the financial and/or food seasonal calendars exercise has not happened or the participants do not recall them, then conduct these exercises with the group. The exercises are in section 1, lesson 1 of the Financial Education curriculum and session 1 of the Establishing and Growing A Productive Garden curriculum.*

## STEP 2: FOOD SEASONAL CALENDAR EXERCISE

The facilitator says: Let's work together using the information from the financial and food seasonal calendars from past sessions. We will now look closely at our food consumption and food expenses. *The facilitator uses Job Aid 5, the laminated food seasonal calendar, to guide the activity. Prepare a duplicate of Job Aid 5 on the flipchart to capture participants input on:*

- *Months in which fasting occurs*
- *Food consumed during different seasons of the year*
- *Source of food consumed during different seasons of the year*
- *Price of food purchased during different seasons of the year*

**Note to facilitator:** Community members that receive Productive Safety Net Programme (PSNP) distributions receive the following per person for a maximum of five household members for six months a year (January to June)

- 15 kg wheat
- 1.5 kg pulses
- Half liter oil

*The facilitator uses the following questions to seek input from participants to fill in Job Aid 5. See example of completed Job Aid 5 below.*



The facilitator asks:

1. What are the agriculture seasons? In what months do they typically occur?
2. What months will there be fasting this year?
3. *For each food group, the facilitator asks the following question:*
  - What food in this food group does your family consume? *The facilitator lists the food mentioned under the specific food group on Job Aid 5.*
4. *For each food mentioned above, the facilitator asks the following questions:*
  - What months of the year does your family consume the most and the least of this food? *The facilitator indicates the highest with XXX and the lowest with X. It is left blank if the food is not consumed in a particular month.*
  - In which months of the year do you get this food from home production? *The facilitator places a "P" in that column.*
  - In which months of the year do you get this food from the market? *The facilitator places an "M" in those columns.*
  - In which months of the year do you get this food from PNSP? *The facilitator places "PNSP" in those columns.*
  - What is the price of this food during different months of the year? *The facilitator places the estimated price of the food and unit of purchase in each column (BR/unit).*







## Job Aid 5 Example of completed Food Seasonal Calendar

Season	Dry/Bega			Belg			Rainy/ Kiremt		Early harvest		Late harvest	
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Fasting												
Grains, roots and tubers												
Maize	XXX	XXX	XXX	XXX	XXX	XXX	X	X	XX	XX	XXX	XXX
Source (P, M, PSNP)	PSNP	PSNP	PSNP	PSNP	PSNP	PSNP	M	M	P	P	P	P
Price (Br/unit)	0	0	0	0	0	0						
Wheat												
Source												
Price												
Legumes/nuts												
Haricot Beans												
Source												
Price												

## STEP 3: DEBRIEFING THE FOOD SEASONAL CALENDAR

The facilitator asks:

-  At what time of the year do you harvest most of the food consumed by the household?
-  Are there times of the year when you eat little or none of a specific food group? If yes, why?
-  Are there times of the year when you buy most of your food from the market? If yes, why?
-  At the time when you buy most of the food at the market, is the price high or low?

## STEP 4: FILLING IN THE FINANCIAL SEASON CALENDAR

Facilitator says: We will now fill-in the Financial Seasonal Calendar.

*The facilitator uses Job Aid 6, a laminated financial seasonal calendar, to guide the activity. Duplicate Job Aid 6 on flipchart to capture participants' input on:*

- *Income*
- *Business expenses*
- *Household expenses*

*The facilitator asks each question below one at a time, allowing community members to provide examples on types of income sources or expenses, then asks the follow-up question related to highest and lowest. The highest is indicated with XXX and lowest with X. Leave blank if no income, savings, borrowing or expenses.*



The facilitator asks:

1. What are your sources of income? At what time of the year is income the highest and lowest?
2. At what time of the year are your savings the highest and lowest?
3. At what time of the year is your borrowing the highest and lowest?
4. What are the major business expenses you have each year? At what time of year are your business expenses the highest and lowest?
5. What are the major household expenses each year? *Listen carefully and ask about each major household expense. For food expenses, ask about each food group.*
  - a. At what time of the year are food expenses the highest and lowest?
  - b. At what time of year are education expenses the highest/lowest?
6. At what time of year does illness occur the most/least often? At what time of year are medical expenses highest and lowest?
7. At what time of year is \_\_\_\_\_ (other expense) higher and lowest?

### Job Aid 6 Example of completed Financial Seasonal Calendar

Season	Dry/Bega			Belg			Rainy/ Kiremt		Early harvest		Late harvest	
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Income		XXX	XX								XX	XX
Savings	XXX	XXX	XX						X	X	X	X
Borrowing												
Business expenses												
Household expenses												
Food groups												
Staple foods (grains/tubers/ roots)	X	X	X	X	XX				XX	XX		
Nuts and legumes												
Animal-source foods												
Fruit and vegetables												
Food additions (salt sugar, oil, etc)												
Education												
Health care												
Other household expenses												

### STEP 5: DEBRIEFING THE FINANCIAL SEASONAL CALENDAR WITH THE FOOD SEASONAL CALENDAR



The facilitator asks:


- Which months of the year have the highest food expenses? Does this align with the information captured in the food seasonal calendar (i.e. high food expenses at a time when more food is being purchased from the market at a high price).
  - Is this a time of the year when you have a lot or a little income?
  - Is this a time of year when you have a lot or little expenditure?
- At a time of year when you have little or no food from certain food groups, what do income, savings and expenses look like (high, medium, low)?
- What are the implications for your family to consume a nutritious diet every day?

*The facilitator listens for responses such as: At the time when we need to buy certain nutritious foods, they are most expensive in the market, making them difficult to buy. Maybe we could process the food so that we could store it for longer. Maybe we could use storage technologies to save food to sell later when we can get a higher price? We don't consume nutritious foods all year round, what can we do?*


## STEP 6: CONSIDERING HEALTH INSURANCE

The facilitator says: Now that we have thought through implications of food and financial flows throughout the year, and their implications for our nutritious diets, let us spend a few minutes looking at the implication of illness on our financial resources and nutritious diets. We looked at medical expenses during our last exercise on financial flows.

*The facilitator points to the medical expenses line in the financial seasonal calendar (Job Aid 6) and then asks:*

 How do medical expenses affect the money you have available throughout the year? Do medical expenses impact your ability to provide a nutritious diet?

The facilitator says: One way to reduce the burden of high medical expenses is through the government's community-based health insurance (CBHI) scheme.

 Does anyone already pay for the community-based health insurance (CBHI) scheme?

*If yes, the facilitator asks those participants to share with the group what they know about CBHI, and listens carefully for the following about CBHI:*

- It is insurance that covers all types of essential health service packages provided at a health center.
- It provides services at public hospitals, and referrals including inpatient and outpatient services.

The facilitator says: From the financial calendar, it looks like there are health care expenses throughout the year, but are highest in \_\_\_\_\_.



How much do you think you spend on health care each year?

*The CBHI costs 250 birr per year per family and an additional 48 birr for each family member aged over 18 years.*

**Note to facilitator:** If CBHI is cheaper than what the family spends on health care, then bring this to the community member's attention. If it is the same or slightly more expensive, then emphasize that the cost can be spread across the year in the financial calendar. Also let the households consider the CBHI cost on their budget.

### Homework

The facilitator says: Discuss your household expenses with your families. Are there expenses that are not necessary? Could this money be used to support nutritious meals?

### Key messages

- Food consumption varies throughout the year given production, market availability and price.
- Financial flows vary throughout the year and this affects what you can do and buy. There is a time where households may lack money to buy nutritious food. Reducing or avoiding unnecessary expenses will help households to buy nutritious meals.
- To support families in increasing the consumption of nutritious food, we need to understand our financial and food consumption flows so we can plan.

The facilitator says: At our next meeting, we will discuss how we can plan and budget for a nutritious, diverse diet.

**Note to facilitator:** Take a photo of the food and financial seasonal calendar so you can recreate it during session 3.



# LESSON 3: SETTING GOALS AND PLANNING FOR A NUTRITIOUS DIET

## OBJECTIVES

1. Identify goals for improved nutritious diets.
2. Plan and budget to achieve nutritious diet goals.

## SUPPLIES

- Job aids 7 to 10
- Pen and paper/notebook
- Laminated food plates, food pieces, completed food and financial seasonal calendars

## PREPARATION

- Use photos of food plates created by this group from session 1 to recreate the laminated food plates.
- Before coming to the meeting, gather the food and financial seasonal calendars created during session 2 and bring them to this session.

## DURATION

90 minutes

## ADDITIONAL RESOURCES

- CRS (2019) *Establishing and Growing A Productive Garden: Lesson Plans*
- [\*Financial Education Booklet 2\*](#)

In the *Financial Education* booklet, see lesson 2 on establishing goals and lesson 3 on understanding income and expenses and creating a budget.

## STEP 1: INTRODUCE THE SESSION

The facilitator says: During our last session, we realized that there were times of the year when we did not have any or only a little food from certain food groups in our diets or when we needed to buy nutrient-rich foods from the market, but income was low or expenses were high so it was difficult. We also learned two sessions ago that there are different nutrient needs for our youngest children (6-23 months), and for women and adolescent girls who are pregnant or breastfeeding. We learned that not meeting these nutrient needs could harm our children and have life-long consequences. In this session, we will calculate what a nutritious meal will cost across different seasons and develop goals related to nutritious meals. We also learned that there are certain foods that provide more important nutrients to our bodies at a lower cost than other foods.

### Food plate



The facilitator asks: Who remembers foods that cost less for a larger amount of nutrients, enabling us to achieve a nutritious diet? *The facilitator listens for responses such as milk, eggs, beans, kale and swiss chard, and highlights that milk and egg provide more nutrients per birr than other foods.*

*The facilitator shows the food plates prepared during the first session and asks community members to explain what they see. They should describe what food an 18-month-old and a pregnant woman consume regularly and what food groups are missing.*

### Food and financial seasonal calendars

*The facilitator shows both seasonal calendars, points out the times at which certain food groups were consumed less during the year, and when certain foods were purchased at the market.*

## STEP 2: EXERCISE TO CALCULATE THE COST OF A NUTRITIOUS MEAL

The facilitator says: To help us understand how much a daily nutritious meal would cost the household, we will create a meal plan for a day in each season. We will then calculate what it would cost per month for each season. Once we understand what nutritious meals cost, we will set short- and medium-term goals to help us provide nutritious meals. Remember that including eggs and milk in our diet means the family gets greater nutrition at a lower cost.

### A. Typical daily meal plan for each season

The facilitator uses Job Aid 7 as a template and recreates it on flipchart paper to capture participants' input. The facilitator asks community members the following questions for each season and captures their input on the flipchart:

The facilitator writes the season being discussed at the top of the flipchart.



The facilitator asks:

- In \_\_\_\_\_ season, what would be a nutritious breakfast based on the food calendars we created? *The facilitator asks the name of the meal, for example, injera with eggs, and lists the different ingredients under the respective food group.*
- In \_\_\_\_\_ season, what could be a nutritious lunch?
- In \_\_\_\_\_ season, what would be a nutritious dinner?
- In \_\_\_\_\_ season, what would be nutritious snacks for a day?

*If the household has children under the age of 2 years, pregnant or breastfeeding women, or pregnant adolescent girls, include additional nutritious meals/snacks needed.*

### Job Aid 7: Typical daily meal plan for each season

Season	Meal	Food items and group					
		Staples	Legumes/nuts	Animal-source foods	Vegetables	Fats	Fruit
Example: Breakfast	Injera with eggs	Teff		Eggs	Onion, green pepper	Oil	
Breakfast							
Lunch							
Dinner							
Snacks							
Additional meals/snacks for children under 2 years, pregnant and breastfeeding women							

## B. Estimated monthly cost of nutritious family meals

The facilitator uses Job Aid 8 as a template and recreates it on flipchart paper to capture participants' input. Writing the ingredients identified using Job Aid 7, the facilitator asks community members the following questions for each season and captures their input on the flipchart. (See example below).



The facilitator asks:

1. For \_\_\_\_\_ season, where do we source each ingredient? (*use the food seasonal calendar as a resource*)
2. How much of each food do you need to make these meals for your family for one day?
3. How much does it cost for each ingredient in the amount needed? *For example, it costs 20 birr to buy 500 grams of teff.*
4. Calculate the cost of each food for the month by multiplying the daily cost by 30 for each day of the month. *For example, 20 birr x 30 = 600 birr.*
5. Add up the daily cost of nutritious meals for each season.
6. Add up the monthly cost of nutritious meals for each season.

### Job Aid 8: Estimated monthly cost of nutritious family meals (example)

Community: \_\_\_\_\_

Season: \_\_\_\_\_

Food item	Source of food	Amount per day (kg/cups/liters, etc.) (A)	Cost of food (birr) per day (B)	Cost of food (birr) per month (C = 30 X B)
Teff	Market	500g	20	30 X 20 Birr = 1,000 birr
Oil	PSNP	50 ml (1 coffee cup)		
Eggs	Home production	3		
Total				

Repeat Job Aids 7 and 8 for each season.

### C. Annual budget for nutritious diet

The facilitator uses Job Aid 9 as a template and recreates it on flipchart paper to capture the monthly cost for each season and to calculate the cost for the year.

#### Job Aid 9: Annual budget for nutritious family meals

Early harvest		Late harvest		Dry/Bega			Belg			Rainy/Kiremt		Total
Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	

### Debriefing questions



The facilitator asks:

- Are there seasons in which feeding nutritious meals to the whole family is easier?
- Are there seasons in which feeding nutritious meals for the whole family may be more difficult?

### STEP 3: SETTING A GOAL FOR NUTRITIOUS DIETS

The facilitator says: We calculated the cost of nutritious meals for the entire family across different agricultural seasons when food sources fluctuate from home production, market and PSNP. We saw that with our existing income and production practices we were not able to provide a nutritious diet to the whole family over the entire year. We now need to set some goals that will help us create a path to ensure nutritious meals for the family. This may mean setting goals for specific family members such as children under the age of 2 years, pregnant or breastfeeding women, and pregnant adolescent girls. Before we start crafting goals, let's recall what a goal is.

Remember goals are general guidelines that explain what you want to achieve by a specific time in the future. You can set a short-term goal (1-2 months), a medium-term goal (1-2 years) and a long-term goal (more than 2 years).



The facilitator asks: Before we start specifying our goals, what makes a good goal statement?

*Listen carefully for aspects related to the goal being SMART. If an aspect is not mentioned, raise it and explain why it is important (Job aid 10).*

A goal should be:

- **Specific:** It has a defined value.
- **Measurable:** It has milestones in place to assess your progress toward achieving your goal.
- **Achievable:** The actions to be taken will allow you to reach your goal.
- **Realistic:** It can be achieved given your available resources, which include time, money, support from others, environmental factors, etc. Different goals may have different requirements.
- **Time bound:** It has a specific timeframe or deadline.



The facilitator says: Our ultimate goal is for our family to consume a nutritious diet all year round at the lowest cost. To achieve this goal, we need to set smaller goals and develop an action plan to achieve them. Based on available production and income across the season, develop one or two goals that will help the family improve its diet. To work toward this goal, you may need to consider who within the household needs to consume more nutritious foods and how much food they will need based on the nutrient needs we discussed in session 1.

Remember, when coming up with your goals, that they can have different timeframes; they can be short-term (1-2 months), medium-term (1-2 years) or long-term (more than 2 years).

### Exercise: Set goals

*The facilitator asks participants to craft one or two goals to help them reach the larger goal of all household members consuming a nutritious diet all year. Guide participants in crafting their goal and plan using Job Aid 10.*

Example of goal statements are:

- My daughter, who is 22 months old, will eat four eggs each week for the next 3 months.
- My wife, who is pregnant, will eat one extra nutritious snack (fruit + cup of milk) per day until she gives birth.
- Each day, we will include vitamin-A-rich food in one of our meals.
- We will plant two extra rows of leafy green vegetables, so they are available for the XXX fasting time.

### Job Aid 10: Setting goals

*Using Job Aid 10, the facilitator asks participants to discuss among themselves if their goal statement is:*

- *Specific?*
- *Measurable?*
- *Achievable?*
- *Realistic?*
- *Time bound?*

*If needed, give couples a few minutes to revise their goals.*

- **Share:** *While participants are working on reviewing their goals, the facilitator can visit each couple/parent to learn about their goal and help them refine it. The facilitator should also ask whether participants are willing to share their goal statements. If yes, ask them to share their goal statements with the group. Inquire whether others have a similar goal. Repeat if others are willing to share their goals.*
- **Develop budget:** The facilitator says: To achieve these goals, we will need to develop a plan and budget.
  - Determine what steps you need to take to achieve your goal(s).
  - Estimate the cost of achieving the goal(s). Refer to the daily meal cost in step 2.
  - Identify your income source or the actions you can take to have financial resources available to achieve the goal(s.)
- *If they agree, have couples present their plans and receive feedback from others. If not, ask each couple to share their plan with the facilitator, who will capture it on the table below.*

Table for facilitator to capture information on goals for each community household

Name(s) of couple or single parent	Village	Nutrition goals	Steps to achieve goal	Budget	Support needed from community animator

## Homework

*The facilitator asks each couple to:*

- *Gather price information to validate the cost of the plan.*
- *Discuss the household budget developed under Financial Education and assess what changes can be made to support their nutritious diet goal along with their other goals.*

## Key messages

- To improve the consumption of nutritious foods, small goals need to be developed.
- For goals to be achieved, you need to plan, budget and implement.

## Follow-up

- *The field agent will ask about their progress in following their plan during the first three meetings after this session, then follow up every other meeting for six meetings.*
- *If participants are comfortable, field agents will determine a time for each group to officially present their goal and progress in achieving it.*



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